

Consumer Protection Legislation We Passed in 2008

KEEPING WIRELESS NUMBERS PRIVATE



A successful measure two years ago stopped wireless phone companies from publishing your cell phone number in a directory without your permission. But third parties were not excluded from disclosing your number. This year, we extend the restrictions to include them too, so that your wireless number remains private.

Safeguarding Consumers from “Spy Chips”

It is now a felony to read and exploit the data from a radio-frequency identification (RFID) tag that you may be carrying, unless you give your permission for someone to use that data.

RFID tags are becoming commonly used on many of the products we buy. While they can help retailers keep track of inventory, they also hold enormous potential for abuse.

PROTECTION FROM UNREASONABLE INSURANCE RATES

Individual health insurance policy premium rates are soaring. So are insurer profits. To ensure that you are being charged a fair and reasonable rate, the Insurance Commissioner will now review premiums and disallow them if they are excessive.

RESPONSIBLE, TRANSPARENT MORTGAGE LENDING



In the wake of the subprime mortgage crisis, we’re cracking down on unscrupulous lenders who trick borrowers into accepting these kinds of loans even when they qualify for a lower-interest one. We also set limits on pre-payment penalties and require full disclosure of all fees, penalties, and terms.

PREVENTING FORECLOSURE RESCUE SCAMS

Scam artists are trying to take advantage of the subprime mortgage crisis by preying on families at risk of losing their homes to foreclosure. Falsely promising to “rescue” them from their financial predicament, they in fact end up conning people out of their homes. Now they can be sued for up to triple damages. They have to put all contracts in writing and give homeowners a chance to back out of the deal as well.

PROMOTING FINANCIAL LITERACY

The best defense against dishonest mortgage brokers is an educated borrower. In order to expand financial education and counseling, we’re devoting \$1.5 million toward that purpose.



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2008 Consumer Protection Guide

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State Representative
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21st Legislative District

2008 Consumer Protection Guide For My Constituents

Marko Liias

21st Legislative District

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"In a high-tech society like ours, consumers are more vulnerable."

Dear Neighbor:

It is a privilege to represent our community in the State Legislature. As your state representative, I am committed to working on the issues that matter to our families in the 21st District. Your input and advice is very important as I work to represent you.

During our short legislative session which concluded in March, the Legislature focused on protecting the rights of Washington consumers. We took action on a number of proposals that will help

safeguard people from unscrupulous lenders, scam artists, and identity thieves. Within this guide, you can read more about the various consumer protection measures that passed the legislature.

At the same time, there are a lot of resources already out there to help you protect yourself and your family. I have included some helpful hints that you might find useful in your daily life. I encourage you to take a moment and read through this guide, and tuck it away for future reference.

If you need further information or have questions about any legislative issues, please don't hesitate to contact my office. My legislative assistant, Paige DeChambeau, and I are always happy to help you.

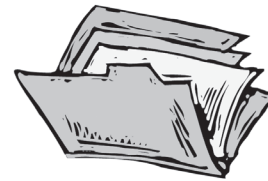
I hope you and your family have a safe and enjoyable summer.

All my best,

Marko Liias

State Representative, 21st Legislative District

KNOW THE SCORE



free credit report. Beware of "free" credit report offers that require you to subscribe to a credit monitoring service or otherwise charge a fee. "Free credit report" means just that – free.

The federal Fair Credit Reporting Act entitles you to one free credit report in a 12 month period from each of the three credit reporting agencies – Equifax, Experian and TransUnion. To request this free report each year, contact the Central Source at www.annualcreditreport.com or call toll-free 1-877-FACTACT. AnnualCreditReport.com is the only official site to help consumers to obtain their

QUICK CREDIT FIX? NO SUCH THING.



There is no fast way to repair past credit mistakes, no matter what you hear on the radio or read on the internet. The only fix is the passage of time, and not making the same mistakes again. If someone claims they can erase bad credit or give you a new credit identity, it's a scam. Don't fall for it! The National Foundation for Credit Counseling (www.nfcc.org) is a good resource for free advice. Call toll-free 1-866-479-6322.

ADULT CARE FACILITY COMPLAINTS

Snohomish County has a designated Long Term Care Ombudsman. This is the person you contact with questions, concerns, or complaints relating to an adult care facility:

Michal Glauner
Snohomish County Division on Aging
3000 Rockefeller Ave. M/S 305
Everett, WA 98201
Phone: 425-388-7393 or 800-560-0552
Fax: 425-388-7304
Email: glauner@co.snohomish.wa.us

If you want to report abuse of an elderly person who lives in his/her own home, contact Adult Protective Services at:
Phone: 1-800-487-0416
TTY: 1-800-843-8058
Fax: 360-416-7402

CHECK OUT A CHILD CARE PROVIDER.



You're a working parent who needs child care. How do you find a licensed provider in your area? And how do you know if that provider has had any complaints filed against them? Call the state's toll-free hotline at 1-866-482-4325 and press option 1 for complaint info or option 3 to locate a provider.

NATIONAL DO NOT CALL REGISTRY

Tired of telemarketers calling you during dinner? Add your number to the national Do Not Call Registry and you will no longer receive these calls. You can register at www.donotcall.gov or call 1-888-382-1222 from the phone number you want to register. Wireless numbers can also be registered. Please note that political organizations, charities, and telephone surveyors are exempt from Do Not Call restrictions, so may still receive these calls. In these cases, simply ask the caller to take you off their list.



STATE RESOURCES FOR CONSUMER COMPLAINTS

THE DEPARTMENT OF FINANCIAL INSTITUTIONS (DFI)

Regulates the financial services industry in Washington, including state-chartered banks and credit unions, mortgage brokers, consumer loan companies, securities issuers and salespeople. Go to www.dfi.wa.gov or call toll-free 1-877-746-4334 for consumer information about credit, identity theft, investment scams, and more.

OFFICE OF THE INSURANCE COMMISSIONER (OIC)

Regulates the insurance industry in Washington state. Insurance-related complaints may be reported to the OIC consumer hotline at 1-800-562-6900. On the web at www.insurance.wa.gov

ATTORNEY GENERAL (ATG)

Protects consumers against fraud. You can file a consumer complaint by calling 1-800-551-4636 or filling out a form on their website at www.atg.wa.gov. If you are unsure about whether to file a complaint, call 1-800-551-4636 (1-800-833-6384 for the hearing impaired).

BEWARE OF TRAVEL & VACATION SCAMS

With summer vacation approaching, it's important to be wary of the various scams



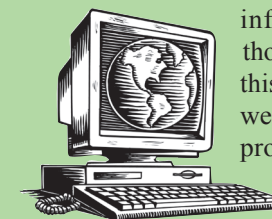
associated with vacation packages and other travel-related offerings. In particular, beware of scams involving vacation timeshare offers, which can occur both at the time of purchase or when you resell the property.

Read any contract very carefully, and make sure you understand what you're purchasing, what the up-front fees are, and your cancellation rights.

Find out if the salespeople are licensed real estate brokers, if their license is valid, and if they have any complaints filed against them.

Remember – you don't have to sign immediately. You always have the right to leave the sales office and return later. If you are being pressured to sign a contract on the spot, you're better off not signing at all.

CONSUMER PROTECTION WEB SITE



Wouldn't it be great if all Washington consumer-related information was in one, user-friendly place? I thought so too, and that's why the first bill I passed this session was one creating a consumer protection web site that will keep people informed about product recalls, fraud alerts, and where to file a complaint. Be looking for it to make its debut this fall.